



UNITED STATES PATENT AND TRADEMARK OFFICE

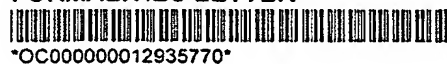
UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/766,863	01/30/2004	Harald Hinderer	07781.0139

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, DC 20005-3315

CONFIRMATION NO. 3915

FORMALITIES LETTER



OC000000012935770

Date Mailed: 06/14/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is \$130 for a Large Entity

- \$130 Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
Commissioner for Patents

08/03/2004 HGUTENA1 00000067 10766863

01 FC:1051

130.00 OP Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

RACANTOS

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



PATENT
Customer No. 22,852
Attorney Docket No. 07781.0139-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
H. Hinderer et al.)	Group Art Unit: 3624
Application No. 10/766,863)	Examiner: Unassigned
Filed: January 30, 2004)	
For: CREDIT MANAGEMENT SYSTEM AND METHOD)	Confirmation No.: 3915

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

In response to the communication dated June 14, 2004, Applicants hereby submit (1) executed Declaration/Power of Attorney for filing in this application, an Authorization to Act in a Representative Capacity, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: July 29, 2004

By: 

C. Gregory Gramenopoulos
Reg. No. 36,532